GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1290
ANSWERED ON:02.03.2001
POOR CUSTOMERS SERVICE
MADAN PRASAD JAISWAL;MANSINH PATEL

Will the Minister of FINANCE be pleased to state:

(a) whether the government have received complaints regarding poor customer services in various public sector banks;

(b) if so, the action taken against the bank officials found guilty; and

(c) The steps taken by the Government toimprove customer services in public sector banks keeping in view of the tough competition from private and foreign banks?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a) Complaints relating to customer service in public sector banks are received by Government from time to time.

(b)Banks are advised to look into the complaints for remedial action. In appropriate cases, banks are also advised to examine staff accountability and take suitable action against erring staff.

(c) Comprehensive grievance redressal machinery exists in every public sector bank. A senior officer has been designated as Nodal Officer in each bank to monitor proper redressal of customer grievances. Banking Ombudsman Scheme is in operation since 1995 and the RBI has appointed 15 Banking Ombudsmen for expeditious and inexpensiveresolution of customer complaints. 36 Customer Service Centres have also been set up. A Citizens` Charter has been formulated by each public sector bank as a code for fair banking. The redressal of public grievances in public sector banks is monitored by the Government of India on monthly basis. Status of customer service is also reviewed by the Boards of public sector banks.